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Total Number of Pages in This Submission

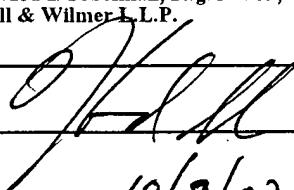
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Application Number	10/038,024
Filing Date	January 3, 2002
First Named Inventor	Foley, et al.
Group Art Unit	2131
Examiner Name	TBA
Total Number of Pages in This Submission	2
Attorney Docket Number	40655.3300

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input checked="" type="checkbox"/> Power of Attorney, Revocation Change of Correspondence	<input type="checkbox"/> Other Enclosure(s) (please identify below):
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<input type="checkbox"/> Response to Missing Parts/ Incomplete Application	<input type="checkbox"/> Remarks	
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

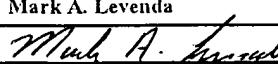
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Howard L. Sobelman, Reg. No. 39,038 Snell & Wilmer L.L.P.
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Date	10/9/02

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I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on this date:

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Applicant(s): Foley et al. Docket No.: 40655.3300
Serial No.: 10/038,024 Confirmation No.: 7084
Filed: January 3, 2002 Group Art Unit: 2131
Examiner: TBA

Title: METHOD AND APPARATUS FOR ENABLING ONE FINANCIAL INSTRUMENT TO AUTHENTICATE A USER FOR ACCESSING A SECOND FINANCIAL INSTRUMENT

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POWER OF ATTORNEY BY ASSIGNEE AND CERTIFICATE UNDER 37 CFR 3.73(b)

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Technology Center 2100

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 012809, Frame 0379, or for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

SNELL & WILMER L.L.P.
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and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.

By: Stephen P. Norman
Stephen P. Norman
Title: Secretary
Date: 23 Sept 2002